

Appendix 1

Glossary of Planning Terms & Resources

General Planning Terms & Definition

Americans with Disabilities Act (ADA)

Federal law enacted in 1990 that requires public agencies to operate housing programs in ways that make them accessible and that do not discriminate against persons with disabilities. It also requires that homeless shelters be accessible. It generally does not apply to private housing (but many of its provisions are included in the 1988 amendments to the Fair Housing Act).

Benchmark

A point of reference of a standard against which measurements can be compared. The origin of the term benchmark can be traced historically to woodworking on a bench or table, where a mark was placed as a point of reference from which relative lengths could be measured. Its contemporary use refers to a land surveyor's starting reference point, which is officially recognized as the location and elevation at that point from which the surveyor can determine another location and elevation. In the context of indicators, a benchmark is an accurate data point, which is used as a reference for future comparisons (similar to a baseline). Sometimes it also refers to "best practices" in a particular field, and communities compare themselves against those standards. For example, if the best recycling rate for communities in the state of Illinois is 33% of all homes in the jurisdiction or other communities in the state may use that figure as a benchmark to work towards or surpass. (Many groups use benchmarks as a synonym for **Indicator** or **Target**.)

Best Management Practices

Best Management Practices (BMPs), used here in terms of protecting water quality, are an effective way of addressing existing high-risk land uses, non-point sources of pollution and development practices and are the best available methods to prevent or mitigate a contaminated release to the environment. BMPs can be structural, non-structural or managerial techniques used to prevent and reduce non-point source pollution. Many BMPs are low or no cost efforts as they focus on a change in general practices. An example of BMP initiative for Sheffield would be to provide nurseries with information related to proper fertilizer and pesticide application that could be distributed to customers.

Chapter 40A

The State's zoning enabling legislation, called The Zoning Act. Originally enacted in 1954, it was updated in 1975 to facilitate and encourage the modernization of zoning ordinances and by-laws by municipal governments.

Chapter 41

The State's subdivision control law spells out the powers and duties of local planning boards, whose approval is required before land can be subdivided. It specifies the type of provisions the local boards can adopt and specifies certain procedural requirements. Subdivisions of land with adequate road frontage do not require local approval (called **ANR**, or approval not required plans).

Chapter 44B

The Community Preservation Act Enabling Legislation. Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds' fees. (Chapter 267 of the Acts of 2000)

Cluster Subdivision

A form of development for single-family residential subdivisions that permits a reduction in lot areas and building requirements, provided there is no increase in the number of lots permitted under conventional subdivision and resultant land area is devoted to open space.

Community Preservation Act

The CPA, which was enacted in 2000, enables cities and towns to establish a property tax surcharge of 1-3% to fund open space, historic preservation, and affordable housing initiatives. The statute requires that 30% of funding must be distributed evenly under the 3 categories (10% to housing, 10% to open space and 10% to historic preservation). The remaining 70% is at the discretion of the community. CPA is enabling legislation and not a mandate but as of January 2003, 58 municipalities from around the Commonwealth have voted to adopt the program to achieve these local goals. Each community must also determine the level of surcharge and set policies that the statute leaves to their discretion such as exemptions for low-income or elderly homeowners. Communities that adopt CPA are eligible for matching state funds. The state's share comes from fees collected when real property transfers from sellers to buyers.

Community Reinvestment Act (CRA)

A federal law enacted in 1977 (and amended in 1989), which states that all federally insured financial institutions have a continuing and affirmative obligation to help meet the credit needs of the local communities in which they are chartered. Such institutions are required to demonstrate to their regulatory agencies, through regular examinations, that they are meeting the credit needs of their community, including low and moderate-income neighborhoods. That record is taken into account when the institution applies to enter new markets or merge or acquire another institution.

Comprehensive Regional Planning

Municipal planning on a metropolitan or regional level that is based on overall, not jurisdictional, boundaries. May include changes in jurisdictional boundaries, but typically addresses services and/or land use planning.

Department of Housing and Community Development (DHCD)

Massachusetts DHCD is the state's lead agency for housing and community development programs and policy. It oversees the state-funded public housing, administers rental assistance programs, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing. Until July 1996, DHCD was known as the Executive Office of Communities and Development. Prior to that, it was also called the Department of Community Affairs.

Department of Mental Health (DMH)

Massachusetts DMH, an agency within EOHHS, is the state's key provider of services to people with psychiatric disabilities, primarily through day programs, treatment and counseling services, and community-based housing. Its budget includes funds to assist homeless clients through outreach, shelter and transitional housing programs and to provide services for clients in community-based housing, as well as some funds for rental assistance.

Department of Mental Retardation (DMR)

Massachusetts DMR, an agency within EOHHS, is the state's key provider of services for people with mental retardation, primarily through a variety of social service programs and community-based housing. Like DMH, its budget includes funds to develop and staff community-based residences and subsidize the living costs of the residents.

Department of Public Health (DPH)

Massachusetts DPH, an agency within EOHHS, is the state's key agency for public health programs, including lead paint poisoning prevention, emergency and longer-term substance abuse treatment programs, programs for children at risk for developmental or other disabilities, programs for people with chronic medical problems and services for people living with AIDS. Its budget includes limited funds for the housing needs of its consumers, including supported housing services and rental assistance.

Department of Social Services (DSS)

Massachusetts DSS, an agency within EOHHS, funds most of the state's social services for families and children, including services and shelters for battered women, protective services for children, adoption, foster care and day care programs. Its budget includes limited funds for emergency shelter programs for children, adolescents and victims of domestic violence as well as transitional housing programs and rental assistance for specialized housing. Cases are handled in 26 area offices.

Department of Transitional Assistance (DTA)

Massachusetts DTA provides financial assistance and services for low-income families and individuals. In addition to administering the Temporary Aid for Families with Dependent Children (TAFDC) program, which replaced AFDC under state welfare reform, EAEDC (Emergency Aid to the Elderly, Disabled and Children), and food stamp programs, it is a key provider of homeless services. It operates over 120 shelters for homeless families and individuals and pays rent arrearages to prevent the eviction of low income families.

Department of Veterans Services (DVS)

Massachusetts DVS, an agency within the Executive Office for Administration and Finance, oversees a variety of programs for veterans of the Armed Services, including outreach centers, shelters and transitional housing for homeless and formerly homeless veterans and their families (including their parents).

Division of Capital Asset Management and Maintenance (DCAM)

Formerly the Division of Capital Planning and Operations, this state agency operates within the Executive Office of Administration and Finance responsible for major public building construction and real estate services for the Commonwealth. It manages the redevelopment of over 3,700 acres of surplus state property.

Entitlement Community

A city or urban area with a population of 50,000 or more that receives Community Development Block Grant (CDBG) funds directly from the federal government.

Executive Office of Elder Affairs (EOEA)

A Massachusetts Cabinet level agency that includes many of the state agencies that perform planning functions related to transportation.

Executive Office of Environmental Affairs (EOEA)

A Massachusetts cabinet level agency that oversees programs and policies relating to the environment. EOEA is made up of the Metropolitan District Commission and the Departments of: Environmental Protection; Environmental Management; Food and Agriculture; Fisheries, Wildlife and Environmental Law Enforcement; and the Metropolitan District Commission.

Executive Order 418

State executive order issued in 2000 by former Gov. A. Paul Cellucci and subtitled "Assisting Communities in Addressing the Housing Shortage". It makes available up to \$30,000 in planning resources to each community in the state to plan for new housing opportunities while balancing economic development, transportation infrastructure improvements and open space preservation. EO418 gives priority in the awarding of \$364 million+ in annual discretionary funding to communities that have been certified as having taken steps to increase the supply of housing to individuals and families across a broad range of incomes. It also establishes an inter-agency "Community Development Plan" program to ensure that cities and towns are adequately addressing the interests of resource protection, economic development and housing affordability.

Floor Area Ratio (FAR)

A commonly used measure of building intensity, FAR is the relationship between building volume and land area. Determined by dividing the gross floor area of all buildings on a lot and the area of that lot.

501(c)(3) Corporation

A section of the Internal Revenue Code that grants status as a nonprofit corporation. This designation entitles organizations to receive tax-exempt status and tax-deductible donations.

Geographic Information System (GIS)

A computerized system that stores and links spatially defined data in a way that allows information display and processing and production of maps and models. GIS is a powerful planning and analytical tool.

Green Development

Development that uses environmentally friendly building practices and energy efficiency. There are a number of public and private incentives for green development, and increasingly, nonprofit developers use green construction as a way of increasing the expendable resources of lower income persons.

Green Building

A whole-building and systems approach to design and construction that employs building techniques that minimize environmental impacts and reduce the energy consumption of buildings while contributing to the health and productivity of its occupants.

Greenfields

Undeveloped land. Smart Growth principles dictate that new development be steered away from greenfields to the maximum extent possible and toward sites where infrastructure and public transportation already exist, or to contaminated and/or underutilized sites that can be reclaimed to accommodate new development.

Greenway

Green areas, including parks that are often connected and accessible to the everyday lives of people in existing neighborhoods and communities.

Greyfields

Term coined by the Congress for the New Urbanism for failing retail properties (shopping centers) that require significant public and private-sector intervention to stem decline and redevelop into mixed use neighborhoods.

Growth Management

A central tenet of sustainable development that espouses the idea that uncontrolled growth cannot be sustained over time and that communities should intentionally plan the ways they want to develop.

Healthy and Sustainable Community

A community that develops and maintains a strong quality of life for its residents through consideration of long-term economic, ecological, social and political well-being

Impact Fees

A one-time assessments, which may be applied by municipalities to new development to fund the expansion or construction of municipal facilities and infrastructure that benefit the development.

Incentive Zoning

Zoning provisions that encourage but do not require developers to provide certain amenities or qualities in their projects in return for identified benefits, such as increased density or expedited processing.

Indicator

A measurement that reflects the status of some social, economic, or environmental system over time. The term Indicator is derived from the Latin verb *indicare*, meaning “to point out or proclaim.” Generally an indicator focuses on a small, manageable, tangible and telling piece of a system to give people a sense of the bigger picture.

Inclusionary Zoning

A zoning ordinance that requires a developer to include affordable housing as part of a development, or contribute to a fund for such housing.

Infill Development

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development, which in turn allows undeveloped land to remain open and green.

MassDevelopment (formerly Massachusetts Development Finance Agency, MDFA)

A quasi-public agency created in 1998 by the merger of the Government Land Bank of the Massachusetts Industrial Finance Agency. MassDevelopment offers a variety of programs in support of economic development, large-scale real estate development projects and brownfield clean-up including pre-development assistance, loans, loan guarantees, mortgage insurance and taxable and tax-exempt bond financing. Its programs can also be used for mixed commercial and residential projects.

Master Plan

A comprehensive long-range plan intended to guide the growth and development of a community or region and one that includes analysis, recommendations and proposals for the community’s population, economy, housing, transportation, community facilities and land use.

Mean

The statistical average. An arithmetic mean is determined by adding up all the data and dividing that sum by the number of data points (n). For example, in the series 1, 2, 6, the arithmetic mean is 3.

Median

The figure in an array of data points that falls midway in the series between the highest and the lowest values. For example in the series 1, 2, 6, the median is 2. (Note the distinction between median and mean.)

Mixed Use Development

Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project. Mixed-use redevelopment of neighborhoods promotes comprehensive revitalization through retention or addition of housing, services and jobs.

New Urbanism

A movement to build and rebuild communities on a human scale with interconnecting streets, homes with porches, pedestrian friendly traffic patterns, shared open space and greenways, local retail businesses that are near housing and services, and construction practices that are environmentally sensitive. In suburbia, may be a new town center or in cities, may be called an urban village.

Node Development

Nodes are small scale mixed use districts that provide basic services and conveniences to the surrounding neighborhood such as a small grocery, restaurant, pharmacy, or cleaning service.

Overlay Zoning

A zoning district, applied over one or more other districts that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.

Payment in Lieu of Taxes (PILOT)

Generally refers to arrangements under which governments exempt certain properties (e.g. public housing) or entities from real property or other taxes, but entity agrees to make some type of annual payment to the taxing entity, usually at a lower level than would be due under full taxation.

Peer to Peer

A technical assistance program administered by DHCD through which it provides small grants to local officials for short term problem solving.

Per Capita

Latin for “by heads”. A measurement that is presented in terms of units per person, as opposed to a total aggregate figure.

Quality of Life

The level of enjoyment and fulfillment derived by humans for the life they live within their local economic, cultural, social, and environmental conditions. The Jacksonville Community Council defines quality of life as the “feeling of well-being, fulfillment, or satisfaction resulting from factors in the external environments.” Quality of life, in this sense, is most directly measured using subjective indicators. However, objective indicators are often used to track the external conditions that affect quality of life.

Regional Planning Agencies (RPAs)

Public agencies that coordinate planning in each of thirteen regions of the state. They are empowered to undertake studies of resources, problems, possibilities and needs of their districts. They provide professional expertise to communities in areas such as master planning, affordable housing and open space plan, and traffic impact studies. With the exception of the Cape Cod and Nantucket Commissions, however, which are land use regulatory agencies as well as planning agencies, the RPAs serve in an advisory capacity only.

Report/Retirement/Artistic Communities (RRA)

Under a classification system devised by the Massachusetts Department of Revenue (DOR), four towns in South Berkshire County qualify as RRA communities: Egremont, Sheffield, Stockbridge, and West Stockbridge. Lenox is identified as a “growth community”. Lee, a “rural economic center”, and Great Barrington an “urbanized center”. (Footnote: Massachusetts Department of Revenue (DOR), “Kind of Community” Report, 904b.xls). See Appendix 4.

Smart Growth

A land use planning technique in response to the problems associated with unplanned, unlimited suburban development. Smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of diverse housing opportunities and choices, equitable allocation of costs and benefits of development, and an improved job/housing balance. Examples of smart growth development and planning include:

- Providing for mixed-use development in and near town and village centers
- Locating housing in close proximity of public transit
- Allowing higher density mixed use development near transit stops, along commercial corridors, or in town and village centers
- Redeveloping environmentally impacted or brownfield sites
- Restoring vacant, underutilized or abandoned building for productive use
- Encouraging the development of housing and preservation of open space so that the goals of each will be mutually satisfied using techniques such as cluster zoning, transfer of development rights, or other innovative zoning or regulatory devices
- Promoting the redevelopment of vacant infill parcels
- Participating in regional responses addressing housing, natural resource, transportation, public service, and employment needs

Massachusetts Smart Growth/Sustainable Development Principles

- 1. Redevelop First.** Revitalize community centers and neighborhoods. Encourage reuse and rehabilitation of existing infrastructure. Redevelop brownfields, reuse of historic structures, rehabilitate existing homes and schools.
- 2. Concentrate Development.** Support development that is compact, conserves land, integrates uses, and fosters a sense of place. Create walkable districts. Mix commercial, civic, cultural, educational and recreational activities with open space and housing for diverse communities.
- 3. Be Fair.** Share benefits and burdens of development equally. Provide technical and strategic support for inclusive community planning to ensure social, economic, and environmental justice. Make regulatory and permitting processes for development clear, transparent, cost-effective, and oriented to encourage smart growth and regional equity.
- 4. Restore And Enhance The Environment.** Expand land and water conservation. Protect and restore environmentally sensitive lands, natural resources, wildlife habitats, and cultural and historic landscapes. Preserve critical habitat and biodiversity.
- 5. Conserve Natural Resources.** Increase our supply of renewable energy and reduce waste of water, energy and materials.. Construct and promote buildings and infrastructure that use land, energy, water and materials efficiently.
- 6. Expand Housing Opportunities.** Support the construction and rehabilitation of housing to meet the needs of people of all abilities, income levels and household types. Develop housing, particularly multifamily, compatible with a community's character and vision.
- 7. Provide Transportation Choice.** Increase access to transportation options, in all communities, including land- and water-based public transit, bicycling, and walking. Invest strategically in transportation infrastructure to encourage smart growth.
- 8. Increase Job Opportunities.** Attract businesses with good jobs to locations near housing, infrastructure, water, and transportation options. Support the growth of new and existing local businesses.
- 9. Foster Sustainable Businesses.** Strengthen sustainable natural resource-based businesses, including agriculture, forestry and fisheries in industry clusters consistent with regional and local character. Reduce dependence on imported fossil fuels.
- 10. Plan Regionally.** Support the development and implementation of local and regional plans that have broad public support and are consistent with these principles. Consider the long-term costs and benefits to the larger Commonwealth.

Smart Codes

Modification of existing state building codes to allow realistic construction requirements/costs for older buildings. New Jersey and Maryland, for instance, encourage rehabilitation by amendments that cut the costs and time of rehab work.

Smart Growth Incentives

Use of tax and planning incentives by state and local governments to promote sustainable growth in developed areas and discourage growth in green areas. For instance, state funding is funneled to schools in dense, built areas and not provided for schools in new areas with no infrastructure.

Stakeholder

Participant in a community mobilization effort, representing a particular segment of society. School board members, environmental organizations, selected officials, chambers of commerce representatives, neighborhood advisory council members and religious leaders are all examples of local stakeholders.

Strip Development

A commercial or retail development, usually one-store deep, that fronts on a major street.

South Route 7 Corridor Area

For purposes of this Master Plan, "South Berkshire" means the seven-town area including Sheffield, Egremont, Great Barrington, Lee, Lenox, Stockbridge and West Stockbridge.

Streetscape

The surface vehicle and pedestrian components of a public right of way including roadway pavement and curbing, parking areas, sidewalks, street trees and pits, public signage and traffic control devices, cross-walk treatments, and street furniture such as benches, trash receptacles, and lighting fixtures.

Sustainability

A sustainable society is one that is healthy, vital, resilient, and able to creatively adapt to changing conditions over the long-term. Sustainable Seattle defines it as the long-term health and vitality of cultural, economic, environmental and social systems.

Sustainable Development

The United Nations Commission on Environment and Development defines it as "development which meets the needs of the present without endangering the ability of future generations to meet their own needs" (*Our Common Future*, 1987). Sustainable Seattle describes it as economic and social changes that promote human prosperity and quality of life without causing ecological or social damage.

SWOT Workshop

A interactive public participation process in which the format is to identify the community's strengths, weaknesses, opportunities and threats. These terms can be further defined as follows:

- **"Strengths"** are the already existing positive qualities of a place that should be built upon.
- **"Weaknesses"** are the aspects of a place that are obstacles to desired change and must be addressed if progress is to be made toward the future.
- **"Opportunities"** are areas where a place's strengths or potential strengths align with long term trends, giving that place a competitive advantage. Pursuing opportunities today can ensure long term economic health.
- **"Threats"** are emerging or long term trends that could destabilize a place's economic health.

Transfer of Development Rights (TDR)

The conveyance of development rights by deed, easement or other legal instrument from one parcel of land to another. It is a mechanism used to encourage development in certain areas and not in others.

Transit Oriented Development (TOD)

Mixed-use, higher density development centered on existing or new transportation facilities (including bus, rail, automobile, bicycle and pedestrian). In many cities, neighborhood redevelopment strategies are increasingly centered on TOD.

Universal Design/Universal Access

Products and buildings that are accessible and usable by everyone, including people with disabilities.

Urban Growth Boundary (UGB)

A locally designated boundary for projected growth that restricts zoning and services inside the boundary. Inner city neighborhoods are often found within UGBs, which may in turn help concentrate resources inside growth neighborhoods.

Housing Terms & Definitions

Affordable Housing

A subjective term. As used in this Master Plan, it includes workforce and moderate-income housing and housing generally affordable to the community, not just households earning no more than 80% of the area median income at a cost that is no more than 30% of total household income.

Affordable Price

This means the sale price affordable to households at the median family income in each town. CHAPA defines “Affordable Purchase Price” as monthly housing costs equal to 28% of the family income, with a 30-year mortgage at 8.25% interest, 10% down payment.

Affordable Housing Program (AHP)

An affordable housing program run by the Federal Home Loan Bank (FHLB) system, AHP provides grants and subsidized interest rates on advances to its member institutions for low and moderate-income housing.

Affordable Housing Trust Fund

See “Housing Trust Funds” and “Massachusetts Affordable Housing Trust Fund” below.

Affordability Gap

This means the difference between prevailing home prices and what households in a given income range can afford to pay for housing costs. A comparison is made between median single-family home sale prices to the home buying power of a town’s median family income.

Alternative Housing Voucher Program(AHVP)

A DHCD rent subsidy program funded by the State for people under 60 with disabilities on waiting lists for public housing.

Area Median Income (AMI)

The estimated median income, adjusted for family size, by metropolitan area (or county, in non-metropolitan areas). AMI is updated annually by HUD and used as the basis of eligibility for most housing assistance programs. Sometimes referred to as “MFI,” or median family income.

Chapter 40B

The State’s comprehensive permit law, enacted in 1969, which established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate income housing can seek an expedited local review under the **comprehensive permit** process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the State if their application is denied or approved with conditions that render it uneconomic and the State can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L. c.40B §20-23); see also Comprehensive Permit)

Chapter 40B Unit

A housing unit that is (a) made affordable to low- or moderate-income households by a state or federal housing development subsidy, and (b) included or eligible for inclusion in the state's inventory of low- and moderate-income housing. Chapter 40B units count toward each community's 10% low- and moderate-income housing threshold, which determines a developer's right of appeal to the state's Housing Appeals Committee (HAC).

Chapter 121D

(See “Massachusetts Affordable Housing Trust Fund”)

Chapter 667¹

State public housing program. Administered by Local Housing Authorities (LHAs), provides rental housing for low-income elderly (age 60+) and handicapped persons.

Chapters 167 & 689²

State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing with specialized services for low-income persons with mental illness, mental retardation or physical disabilities.

Chapters 200 & 705³

State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing for families. Chapter 200 housing developments were constructed in the 1940s and 50s, originally to house low-income veterans. The program was replaced in the 1960s by the 705 program, with the goal of providing smaller-scale housing (maximum 24 units), in neighborhood settings, for low-income families. During the late 1980s and early 90s, some 705 funding was made available to allow LHAs to purchase units on the private market.

Citizen's Housing and Planning Association (CHAPA)

A Massachusetts-based non-profit umbrella organization advocating for affordable housing.

Citizen Planner Training Collaborative (CPTC)

A professional education initiative affiliated with UMASS that provides local planning and zoning officials with tools, training and information about land use planning.

Co-Housing

A hybrid form of housing that combines private and communal forms of living. Residents occupy individual, complete living units, but may share additional kitchen, dining and recreational facilities with other residents. Ownership and design may take a variety of forms.

Community Action Agency (CAA)

CAAs, sometimes called CAP agencies, are publicly and privately funded agencies that provide social services, such as fuel assistance, daycare and education to low-income residents. By law, the State must distribute at least 90% of its federal Community Services Block Grant funds to CAAs. The State also contracts with CAA's to operate its fuel assistance and weatherization programs. CAAs may also be involved in the development and management of affordable housing.

Community Development Advance

A reduced-rate advance (loan) that may be accessed by FHLB member institutions to help finance the purchase, construction, rehabilitation, or predevelopment financing to projects in income-eligible neighborhoods.

Community Development Block Grant (CDBG)

HUD program that provides flexible annual grants on an entitlement basis, by formula, directly to states and larger communities (population over 50,000) for activities benefiting low and moderate income people, including housing, community development, economic development, services.

Community Development Corporation (CDC)

A form of community-based organization engaged in local housing and economic development activities. Although CDCs vary in size and scope, most are nonprofit, tax-exempt 501(c) 3 organizations. Under Massachusetts's law, CDCs must be located in and serve a designated community where the median family income is below 85% of the regional median family income. There are 67 CDCs operating in Massachusetts today.

Community Development Finance Corporation: (CDFC)

A state quasi-public agency, created in 1975, to provide flexible financing for small business, commercial development and housing ventures expected to provide a public benefit. (increased employment and affordable housing opportunities in targeted low-income areas). It works in partnership with community development corporations (CDCs).

¹ There has been limited funding for the creation of new units under any of these public housing programs in recent years.

² Ibid.

³ Ibid.

Community Development Financial Institution (CDFI)

An organization certified by the US Department of the Treasury as a lending institution that has a primary mission of promoting community development. To be certified, the organization must serve a target market, offer development services, maintain accountability, and be a non-government controlled legal entity. CDFIs provide a wide range of financial products and services, including mortgage financing, commercial loans, financing for community facilities, and financial services needed by low income households. Some also provide technical assistance.

Community Development Fund (CDF)

A component of the Massachusetts Community Development Block Grant Program, CDF supports revitalization efforts and addresses the needs of low and moderate-income residents by supporting housing, community and economic development activities in Massachusetts cities and towns.

Community Housing Development Organizations (CHDOs)

Nonprofit community-based organizations that meet certain HUD criteria and thus qualify to apply for HOME funding set-aside specifically for non-profits.

Comprehensive Permit

Expedited permitting process for developers building affordable housing under Chapter 774 “anti-snob zoning” law. A comprehensive permit, rather than multiple individual permits from various local boards, is issued by local zoning boards of appeals to qualifying developers. Comprehensive permits are not authorized in communities that meet the following State standards including:

- 10% or more of housing stock in existence is subsidized.
- At least 1.5% of land zoned for residential, commercial or industrial use is utilized for subsidized housing.

Community Services Block Grant (CSBG)

Federal poverty reduction program created to provide services to encourage self-sufficiency for low-income families and individuals. CSBG provides funding to the state’s 25 Community Action Agencies (CAAs) for a wide range of social service programs including housing assistance, child care, youth and family development, elder services, fuel assistance and many others.

Condominium

A type of real estate ownership in which owners own their own units plus an undivided share of all common areas. In Massachusetts, condominiums are established under MGL Chapter 183A. Limited equity condominiums are those where the resale price is regulated, through a deed covenant, a regulatory agreement, a land trust or other mechanism.

Congregate Housing

Housing accommodation that offers separate rooms or apartments but provides shared activities of daily living with other residents. May be rental or ownership.

Consolidated Plan (ConPlan)

A combination planning document and performance report required of states and communities receiving HUD block grants. The ConPlan establishes local housing needs and priorities, and HUD uses it to assess proposed local housing policies and funding requests. Applicants for funding under any of 17 other HUD programs must show that their application is consistent with the local ConPlan. The ConPlan has several components, including: housing and community development needs analyses, an annual action plan, and an annual performance report.

Co-operative: (co-op)

A form of shared ownership housing where all residents own stock in the corporation that owns the property. They do not own their own units, but co-op share ownership entitles a resident to a long-term lease on a unit and a vote in the governance of the property. Limited equity cooperatives are a form of affordable, resident-controlled homeownership in which the individual share purchase prices are very low so that the resident does not need mortgage financing to buy in. Like rental properties, co-ops may be syndicated to raise money for the construction.

Deferred loan (or “deferred payment second mortgage”)

Debt (borrowed money), often from a public or charitable source, repayment of which may be postponed for a specified period of time, indefinitely, or forgiven entirely. A commonly used financing mechanism to support affordable housing.

Emergency Assistance (EA)

A state program to assist low-income pregnant women and households with children who are homeless or at-risk of homelessness.

Emergency Shelter Grants (ESG)

A federal program designed to improve the quality of existing emergency shelters for homeless people, provide additional shelters and transitional housing, meet shelter operating costs, provide essential services to homeless individuals, and support programs to end homelessness. Funding is provided to states and cities according to CDBG formula.

Executive Order 215

State executive order, issued in 1982 but not enforced, which required all state agencies to withhold discretionary development-related state assistance from municipalities that were unreasonably restrictive in their housing practices.

Expiring Use Restrictions (EUR)

Refers to affordable housing where the restrictions on rents and/or incomes of occupants could or will expire in the near future if owners prepay their publicly assisted mortgages and convert the units to market rate housing. The units were built with federal and/or state subsidies (such as low cost mortgages, interest subsidies, rent subsidies and loan guarantees). While mortgages and other assistance often had terms as long as 30-40 years, many gave owners the option to prepay the mortgage after 20 years and thus remove use restrictions on the property.

Extremely Low-Income

Household income below 30% of area median, as defined by HUD for its own programmatic purposes.

Factory-built Housing

Any home that is built in a factory setting as opposed to on site. This can include manufactured and modular homes as well as pre-cut (in which building materials are factory-cut to design specifications then transported to the site for assembly) and panelized units (in which panels—a whole wall with windows, doors, wiring and outside siding—are transported to the site and assembled).

Fair Housing Act

Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents: (FMRs)

Maximum rents allowed by HUD in the Section 8 rental assistance program. Updated and published annually, FMRs represent HUD's estimate of the actual market rent for an apartment in the conventional marketplace. HUD sets FMRs by unit size (0-bedroom, 1-bedroom, etc.) and regions within each state. The current FMRs are posted on HUD's website at <http://www.huduser.org/datasets/fmr.html>

Family Self Sufficiency (FSS)

Program Family Self-Sufficiency is a HUD program for public housing and Section 8 tenants. Tenants who choose to participate sign a contract outlining progress they seek to make toward economic self-sufficiency over five years; in exchange, local housing agencies commit to provide appropriate services (day care, training, etc.) to help tenants meet goals and put any rent increases which may occur as participant incomes rise into an escrow account for tenants to use at end of program.

Family Unification Program

A HUD Section 8 rent subsidy program which provides rent subsidies to families, including victims of domestic violence, at risk of losing their children to foster care (or unable to regain them) due to lack of housing.

Federal Deposit Insurance Corporation (FDIC)

Federal agency established in 1933 that guarantees (within limits) funds on deposit in member banks and thrift institutions and performs other functions such as making loans to or buying assets from member institutions to facilitate mergers or prevent failures. Regulates some banks under the Community Reinvestment Act.

Federal Home Loan Bank System (FHLB)

Created by Congress in 1932, the FHLB System's public policy mission is to support residential mortgage lending and related community investment through its member financial institutions. The System fulfills its mission by providing members with access to reliable, economical funding and technical assistance, as well as special affordable housing programs. Federal Home Loan Banks are government sponsored enterprises, federally chartered but privately capitalized and independently managed.

Federal Home Loan Bank of Boston (FHLBB)

One of the 12 district banks, the FHLBB covers the 6 New England states and is owned by more than 460 New England financial institutions. A wholesale bank (a bank for banks), it provides access to credit for its members and administers several programs to promote community development and expand affordable housing.

Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac)

Congressionally chartered agency established in 1970 (and privatized in 1989) to buy qualifying residential mortgages from originating lenders. The loans are either kept in portfolio or packaged and sold as securities. Freddie Mac also offers programs with more flexible underwriting guidelines for lower income homebuyers. With Fannie Mae, the corporation's activity has helped to create an enormous secondary mortgage market.

Federal Housing Administration (FHA)

Federally sponsored agency, now a division of HUD, that insures lenders against loss on residential mortgages. It was founded in 1934 in response to the Great Depression to execute the provisions of the National Housing Act.

Federal Housing Finance Board (FHFB)

U.S. government agency created by Congress in 1989 to assume oversight of the Federal Home Loan Bank System from the dismantled Federal Home Loan Bank Board.

FHA Insurance

Insurance program by which the federal government stimulates new housing production. When a mortgage is FHA insured, the Federal government promises to buy it from the lender at full value if there is any default.

Federal National Mortgage Association: (FNMA or Fannie Mae)

Created in 1938 to purchase FHA, and later VA and conventional mortgages, Fannie Mae is now a privately-owned and managed, federally chartered corporation, the largest source of home mortgage funds in the United States. It buys qualifying residential mortgages from originating lenders and either keeps them in portfolio or packages and sells them as securities. Fannie Mae also offers programs with more flexible underwriting guidelines for lower income homebuyers.

Federal Reserve Board: (FRB)

Governing board of the Federal Reserve System. Its seven members are appointed by the President of the United States, subject to Senate confirmation, and serve 14-year terms. The Board establishes Federal Reserve System policies on such key matters as reserve requirements and other bank regulations, sets the discount rates, and tightens or loosens the availability of credit in the economy.

"Friendly" Comprehensive Permit

A comprehensive permit that meets or closely approximates local affordable housing guidelines, or that a community has actively recruited, such as by procuring for a developer to build low-income housing on a parcel of town-owned land.

Fuel Assistance

DHCD program, using federal LIHEAP—low income heating assistance programs—funds, which makes grants to low-income families, elders and people with disabilities to help pay winter heating costs.

Government National Mortgage Association (GNMA or Ginnie Mae)

An agency of HUD, Ginnie Mae guarantees payment on mortgage-backed pass-through-securities, which represent pools of residential mortgages insured or guaranteed by the FHA, the Veterans Administration, or the Rural Housing Service. It also manages a portfolio of federally owned mortgages. It does not purchase loans.

Government Sponsored Enterprise (GSE)

An enterprise established by the federal government but privately owned and operated. These enterprises are excluded from the budget totals because they are classified as private entities. However, financial information concerning them is included in the budget. Fannie Mae and Freddie Mac are GSEs, as are the Federal Home Loan Banks.

Heating Energy Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP)

A state-run weatherization program providing emergency heating system repairs, tune-ups, retrofits, etc. to low income households.

HOME Investment Partnerships Program (HOME)

A federal program run by HUD which provides annual grants on an entitlement basis to states, large cities and consortia of smaller communities for affordable housing activities, including homeownership, rent subsidies, housing development and rehabilitation.

Home Modifications Loan Program

A newly established state funded loan program that provides loans for access modifications to the principal residence of elders, adults with disabilities and families with children with disabilities. Based on income eligibility, from \$1,000-25,000 may be extended as a deferred payment loan, due upon sale or transfer of the property, or as a low interest amortizing loan. The loans are secured by a mortgage lien on the property.

Home Mortgage Disclosure Act: (HMDA)

A federal law enacted in 1975 (and amended in 1989) that requires home mortgage lenders to compile and make available information on every mortgage loan application received. Such information includes the race, sex, and income of the potential borrower and the disposition of the application.

Homelessness Intercept Program (HIP)

DHCD program to help homeless families find permanent housing and to help families at risk of homelessness.

HOP (Homeownership Opportunities Program)

DHCD program that is no longer in effect which provided 5%-down MassHousing mortgages with state-funded interest subsidies to first time homebuyers purchasing homes in developments where developer reserved at least 30% of units for buyers earning less than 80% of median. Some units were sold to LHAs for family public housing.

HOPE VI

A federal program (aka the Urban Revitalization Program) that provides funding for the revitalization of severely distressed or obsolete public housing sites. Funds can be used for demolition or rehabilitation of units; construction of replacement units; rental assistance to tenants who are displaced; provision of self-sufficiency services for tenants; and for programs designed to improve management.

Housing Appeals Committee (HAC)

A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

Housing Choice Voucher Program (See "Section 8")**Housing Consumer Education Centers**

A statewide information and referral network that assists tenants, landlords, current and prospective homeowners with their housing problems. The Centers are located at agencies that provide a variety of housing services throughout Massachusetts.

Housing Cost Burden

A household paying more than 30% of its monthly gross income on housing costs is said to be "housing cost burdened." Housing cost burden is one indicator of a housing affordability gap.

Housing Development Support Program (HDSP, or Heads Up)

A component of the Massachusetts Community Development Block Grant (CDBG) Program, "Heads Up" provides gap financing for affordable housing projects of seven units or less, in smaller communities.

Housing Innovations Fund (HIF)

State funded program, using bond proceeds to help finance innovative forms of affordable housing, such as SROs, transitional housing, limited equity cooperatives and community residences and to preserve existing affordable housing developments.

Housing Opportunities for People With AIDS (HOPWA)

Federal program that provides funds to states and cities for housing assistance and supportive services for low-income people with HIV/AIDS and their families.

Housing Services Program

State-funded program to prevent homelessness and assist tenants, landlords and homeowners with housing problems and questions.

Housing Stabilization Fund (HSF)

State program using bond proceeds to fund a variety of activities including homeownership, affordable housing development and preservation, demolition of abandoned housing, and local match to federal HOME grants.

Housing Trust Fund

A fund established by state legislation or local ordinance that uses public funds to finance the construction or renovation of affordable housing. The fund typically has a dedicated, ongoing source of revenue. Most are administered by a public agency, but foundations or other entities administer some.

Limited Equity Homeownership

Ownership housing in which resale values are restricted in order to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance in order to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land). Can take the form of a cooperative, a condominium or fee simple ownership.

Local and Regional Housing Authorities (LHAs)

A housing authority set up by a city or town, or group of towns, in accordance with state law to provide low-income family or elderly housing.

Local Initiative Program (LIP)

A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory. LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set aside as affordable to households earning less than 80% of the area median.

Local Initiatives Support Corporation (LISC)

Local Initiatives Support Corporation is a national nonprofit organization established to help resident-led, community-based development organizations transform distressed communities and neighborhoods into healthy ones. By providing capital, technical expertise, training, and information, LISC supports the development of local leadership and the creation of affordable housing, commercial, industrial and community facilities, businesses, and jobs.

Low-Income Household

Household income below 80% of metropolitan area median, as defined by HUD, for its own programmatic purposes. (Note: 80% of median income is still considered by many to be moderate income and 50% of median to be low-income. These were the standards that had been used for more than 25 years until HUD changed them in the mid-1990s.)

Low- and Moderate-Income Housing(or abbreviated, low-income housing)

Housing affordable to persons with incomes at or below 80% of the median family income for the metro- or non-metro area where they live, as set annually by the U.S. Department of Housing and Urban Development (HUD).

Low-Income Heating Assistance Program (LIHEAP)

The federal program which provides funds to states for Fuel Assistance programs.

Low-Income Housing Tax Credit (LIHTC)

Federal tax credit for developers of affordable housing. States receive an annual dollar value of credits, which they then allocate to qualifying projects based on priorities established in a state allocation plan. DHCD is the allocating agency for Massachusetts.

Manufactured Homes

Homes built entirely in the factory under a federal building code administered by HUD. The Federal Manufactured Home Construction and Safety Standards (commonly known as the HUD Code) went into effect June 15, 1976.

Manufactured homes may be single- or multi-section and are transported to the site and installed. The Federal standards regulate manufactured housing design and construction, strength and durability, transportability, fire resistance, energy efficiency, and quality.

Massachusetts Affordable Housing Trust Fund (ATHF)

A \$100 million revolving trust fund (\$20 million per year for five years) established by the Massachusetts Legislature as Section 227 of Chapter 159 of the Acts of 2000, and now known as Chapter 121D. Administered by MassHousing, ATHF functions as a gap filler, the last funding piece necessary to make an affordable housing development financially feasible and sustainable for the long term. Funding is typically in the form of deferred payment loans. (ATHF is also a common acronym for affordable housing trust funds in general. See “Housing Trust Fund.”)

MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)

A quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family programs. MassHousing bonds have financed over 70,000 rental units in mixed income projects and over 35,000 home mortgages and home improvement loans. The Agency oversees and regulates the properties it has assisted, and runs a number of other programs, some on behalf of HUD and DHCD.

Massachusetts Housing Investment Corporation (MHIC)

A private, non-profit corporation which provides loans for affordable housing, equity funds for low-income housing tax credit (LIHTC) developments and loan guarantees for lead paint abatement loans. Created in 1991 by a consortium of banks, MHIC also administers a bridge financing program for tax credit projects in conjunction with the Massachusetts Housing Partnership Fund.

Massachusetts Housing Partnership Fund (MHP)

A quasi-public agency created by the Legislature in 1985 to support affordable housing and neighborhood development. It is funded by state-mandated contributions from interstate banks and has received State funds as well. A seven-member board appointed by the Governor and the state’s banking industry governs it. MHP provides technical assistance and below-market financing to nonprofit and for-profit developers and public agencies. It offers both long term fixed-rate financing and bridge loans for affordable rental housing, runs the “Soft Second” program for first time homebuyers together with DHCD, and provides funds to assess the feasibility of potential projects.

Massachusetts Rehabilitation Commission (MRC)

A state agency that assists individuals with disabilities to live independently and go to work. MRC is the agency responsible for vocational rehabilitation and independent living services and for determining eligibility for federal SSI/SSDI benefits for Massachusetts citizens with disabilities.

Massachusetts Rental Voucher Program (MRVP)

A state-funded rental assistance program begun in November 1992, as a revised version of the state’s previous rental assistance program (Chapter 707). It has both a project-based component and a tenant-based component.

McKinney Act/McKinney Programs

The Stewart B. McKinney Federal Homeless Assistance Act of 1987 established a number of federal programs through HUD, HHS and other agencies to provide housing and services to homeless families and individuals as well as those at risk of homelessness.

McKinney Emergency Community Services Homeless Grant (EHP)

A federal program providing annual grants from HHS to states for distribution to CAAs to provide services to the homeless.

Metropolitan Statistical Area: (MSA)

The term is also used for CMSAs (consolidated metropolitan statistical areas), and PMSAs (primary metropolitan statistical areas), geographic units used for defining urban areas that are based largely on commuting patterns. Office of Management and Budget defines metropolitan areas for statistical purposes only, but many federal agencies use them for programmatic purposes, including allocating federal funds and determining program eligibility. HUD uses MSAs as its basis for setting income guidelines and fair market rents.

Mixed Income Housing Development

Development that includes housing for various income levels. In urban neighborhoods, it is a tool to deconcentrate poverty. In suburban neighborhoods, it is a design principle that designates a percentage of housing to different price ranges and may include persons with very low incomes.

Mobile Homes

Factory-built home produced prior to June 15, 1976, when the HUD Code went into effect. By 1970, mobile homes were built to voluntary industry standards that were eventually enforced by 45 of the 48 contiguous states.

Moderate-Income Household

A household (1 + persons) whose gross monthly income is at or below 80% of the median family income for the applicable metropolitan or non-metropolitan area.

Modular Homes

Factory-built home built to applicable State, local, or regional codes where the home will be located. Modules are transported to the site and installed.

Mortgage

Debt instrument by which the borrower (mortgagor) gives the lender (mortgagee) a lien on property as security for the repayment of a loan. The borrower has use of the property, and the lien is removed when the obligation is fully paid. A mortgage normally involves real estate, and is commonly used to purchase a house.

Mortgage Banker

Company, or individual, that originates mortgage loans, sells them to other investors, services the monthly payments, keeps related records, and acts as escrow agent to disperse funds for taxes and insurance. A mortgage banker's income derives from origination and servicing fees, profits on the resale of loans, and the spread between mortgage yields and the interest paid on borrowings while a particular mortgage is held before resale.

NeighborWorks Network®: (NWOs)

A nationwide network of community-based, locally-controlled nonprofits, NeighborWorks® organizations develop resident leadership, increase homeownership, produce and preserve affordable housing, and develop special programs such as commercial revitalization and economic development. Each NWO is an autonomous organization governed by local residents, business leaders and government officials. There are 12 NWOs in Massachusetts chartered by the Neighborhood Reinvestment Corporation (see below), including CDCs and Neighborhood Housing Services (the predecessor to NW). All receive operating assistance and capital investment from NR.

Neighborhood Reinvestment Corporation (NR)

A Congressionally chartered, federally funded, nonprofit corporation established in 1978 to assist in the revitalization of lower income neighborhoods. Its four core business areas: capacity building, affordable housing, resident leadership and community-based economic development. Services are provided to and through local Neighbor Works® organizations. Support includes training, operational grants, capital investments, and technical assistance. NR also advances broader community goals and provides broader training through national Neighborhood Reinvestment Training Institutes.

New England Fund (NEF)

An affordable housing program run by the Federal Home Loan Bank of Boston (FHLBB), NEF provides advances (loans) to member financial institutions to finance affordable housing. NEF is one of the most widely used programs for the development of new mixed income ownership housing under the comprehensive permit.

New Markets Tax Credit (NMTC)

A new federal program (enacted by Congress in December 2000) that authorizes tax credits in an amount expected to generate \$15 billion for the financing of economic development in low-income communities by 2007. The tax credits are

available to investors in “community development entities,” which will use the proceeds to make loans and investments in businesses located in low-income communities.

Expected to bridge financing gaps; create new partnerships among investors, communities, businesses, and government; and generate jobs, services and revitalization in distressed areas, in much the same way that LIHTCs did for affordable housing. A list of NMTC community development entities by state is available at <http://www.cdfifund.gov/programs/nmtc/index.asp>

Notice of Funding Availability (NOFA)

A notice by HUD to inform potential applicants that program funding is available. The NOFA outlines the application process and timetable, program requirements, and includes names and addresses of agency personnel to contact for application forms and information.

Project Based Assistance (PBA)

Term used to describe rental assistance which is assigned to a specific housing unit or housing development. Also refers to a specific Section 8 program.

Property and Casualty Initiative: (PCI)

A private community development loan fund capitalized by a consortium of twenty-six Massachusetts property and casualty insurance companies in 1999. PCI lends to a range of community development projects including affordable housing. It makes most of its loans directly, but may also participate with other community lenders.

Public Housing Agency (PHA)

A public entity which operates housing programs: includes state housing agencies (including DHCD), housing finance agencies and local housing authorities. This is a HUD definition, which describes the entities that are permitted to receive funds under or administer a wide range of HUD programs, including public housing and Section 8 rental assistance. It includes not only local housing authorities, but also state housing agencies, such as DHCD.

Regional Non-profits

Nine private, non-profit housing agencies who administer the Section 8 program on a statewide basis, under contract with DHCD. Each agency serves a wide geographic region. Collectively, they cover the entire state and administer over 15,000 Section 8 certificates and vouchers. In addition to administering Section 8 subsidies, they administer state-funded rental assistance (MRVP) in communities without participating LHAs. They also develop affordable housing and run housing rehabilitation and weatherization programs, operate homeless shelters, run homeless prevention and first-time homebuyer programs, and technical assistance and training programs for communities.

Rent Supplement (RS)

Program See “Section 8 Existing Loan Management Set Aside”

Rental Development Action Grant: (RDAL)

A DHCD program providing operating assistance through a loan to affordable housing projects.

Rental Rehabilitation

Grants to cities and states for rental housing rehabilitation. These grants, authorized by Section 17 of the Housing Act of 1937, as amended by the Housing and Urban-Rural Recovery Act of 1983, are designed to attract private financing to rehabilitation.

Rural Housing Service (RHS)

RHS, formerly Farmers’ Home Administration, is part of the US Department of Agriculture. It runs a number of housing programs for people living in non-urban communities with populations of up to 20,000, providing low-cost mortgages, loan guarantees, repair and rehabilitation loans to low-income homeowners. It also has programs to build affordable rental housing and has financed over 2,000 units in Massachusetts.

Seasonal Home (or seasonal housing unit)

Generally, a home other than the owner’s principal residence and which the owner occupies for only a portion of the year.

Secondary Mortgage Market:

Institutions—including, but not limited to, Fannie Mae and Freddie Mac—that purchase home mortgages from originating lenders, providing liquidity to the mortgage market. They affect the housing market by increasing the supply

of funds local lenders have to lend. They also influence the types and pricing of mortgages lenders offer, and the underwriting standards they use (e.g. down payment and credit requirements, loan to value ratios, how rental income is counted in 2-4 family properties) by what they are willing to purchase.

Section 8

Refers to the major federal (HUD) program— actually a collection of programs—providing rental assistance to low-income households to help them pay for housing. Participating tenants pay 30% of their income (some can pay more) for housing (rent and basic utilities) and federal subsidy pays balance of rent. Now officially called the Housing Choice Voucher Program.

Section 8 for Homeownership Initiative

A new program that allows rental assistance recipients to use their vouchers to qualify for a mortgage. Participants must earn a minimum of \$10,300/year, work full-time, and be purchasing a single-family home.

Section 108 Loan Guarantees

A loan guarantee program within the CDBG Program under which entitlement communities may borrow up to five times their most recent annual CDBG allocations to fund additional housing rehabilitation or economic development activities.

Section 202

Federal competitive grant program provides capital advances to nonprofit organizations for the construction or rehabilitation of rental housing for very low-income elderly and/or handicapped persons. Advances are interest-free and need not be repaid if housing remains available for very low-income for at least forty years.

Section 221d3 program (HUD)

Active between 1961 and 1968, the program provided HUD interest subsidies on mortgages obtained from private lenders to bring the interest rate to 3%. The FHA also insures the mortgage. Initial income limits for admissions were 95% of median; now the limit is 80% of median with some priority given to very low-income households (earning under 50% of median).

Section 236 program: (HUD)

Active between 1968 and 1973 (though some mortgages started as late as 1980). This program provided HUD interest subsidies on mortgages obtained from private lenders to bring the interest rate to 1%. HUD (FHA) also insured the loans.

Severe Housing Problems

As used by HUD in defining priorities, severe housing problems are homelessness, displacement, housing cost burden above 50% of income, occupancy of housing with serious physical problems. Data on severe housing problems drawn from the American Housing Survey measures only cost burden and physical problems.

SHARP

State Housing Assistance for Rental Production -- a state funded multi-family production program that operated during the 1980s which uses operating budget funds to provide shallow 15 year loans to mixed-income housing projects in which at least 25% of the units were set aside for low-income households. Developers used MASSHOUSING tax-exempt mortgages and the SHARP loan was set at the amount needed to bring the effective interest rate to 5%.

SHOP (Self Help Homeownership Opportunity) Program

A federal program that provides funding to national and regional nonprofit organizations that provide technical assistance to low-income homebuyers in small and rural communities. Program is a complement to the Rural Housing Service self-help (or sweat-equity) housing programs.

Single Room Occupancy: (SRO)

Generally refers to housing units which are not equipped with both individual kitchen and individual bathroom facilities and which are rented for longer than 15 consecutive days. Some units may have kitchenettes and/or bathroom facilities.

Small Cities Program

A federally funded entitlement program, under which DHCD receives an annual grant (about \$38 million/year) of HUD CDBG funds to support housing and community development activities in the communities which do not receive CDBG entitlement funds directly from HUD. Communities apply to DHCD for funds for specific projects.

Soft Second

State first time homebuyer assistance program operated by the Mass Housing Partnership. Buyers obtain a bank mortgage for 75% of the purchase price and the Soft Second program provides a second mortgage for 20% of the price. The interest on the second mortgage may be subsidized for 10 years.

Subsidized Housing Inventory (SHI)

This is the official list of units, by municipality, that count toward a community's 10% goal.

Sweat Equity

The equity that is added to a property through the unpaid labor put into its improvement. A method used to help reduce the cost of a home.

Syndication

As used in affordable housing, syndication refers to the raising of equity (investment capital) for low income rental housing through the sale to outside investors of a stream of tax credits.

Syndicated Cooperative

A cooperative owned in part by outside investors who are able to take advantage of federal tax credits.

TELLER (Tax-Exempt Local Loans to Encourage Rental Production)

A state (DHCD) program that is no longer in effect which set aside a portion of the state's tax-exempt bond volume allocation for local housing authorities (LHAs) so LHAs could provide tax-exempt mortgages to private developers of mixed income housing, with 20-40% of units set aside for low-income households.

Temporary Assistance for Needy Families (TANF)

Block grant to states administered under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which established a new welfare system. The TANF block grant replaced Aid to Families with Dependent Children (AFDC). The chief feature of the new system is the abolition of a federal entitlement to cash assistance.

Tenant Assistance Program (TAP)

MassHousing-funded program providing training courses and seminars for residents and property management staff in MassHousing- and HUD-assisted housing, covering topics such as substance abuse and when to intervene, cultural diversity, AIDS awareness and domestic violence.

The Life Initiative (TLI)

A private community investment fund capitalized by a consortium of eleven Massachusetts life insurance companies in 1998. TLI invests in a range of community development activities including affordable housing, channeling most (2/3) of its loans and investments through community loan funds and intermediaries.

Transitional Housing

Temporary housing for families or individuals who do not have permanent housing but require more stability than an emergency shelter.

U.S. Department of Health and Human Services (HHS)

The primary federal agency for health programs, such as Medicaid and Medicare, and public assistance/ income maintenance programs such as Temporary Assistance to Needy Families (TANF), SSI and SSDI.

U.S. Department of Housing and Urban Development (HUD)

The primary federal agency for regulating housing, including fair housing and housing finance. It is also the major federal funding source for affordable housing programs.

Very Low-Income

Household income below 50% of metropolitan area median, as defined by HUD, for its own programmatic purposes. In 1995, 41% of renter households and 18% of owner households were very low-income according to American Housing Survey data.

Voucher

A government payment to, or on behalf of, a household, to be used solely to pay a portion of the household's housing costs.

Weatherization

Whole-house approach to improving the energy efficiency of an existing home. In the whole-house approach, all the energy-impacting systems in the home are examined and improved upon simultaneously, as needed.

Natural Resource Terms & Definitions

Active Recreational Use

Public or private land often improved by facilities such as swings, skateboard parks, ball fields or otherwise attracting widespread use or organized sporting events.

Agricultural Lands

Lands currently or formerly used for crop cultivation or the raising of livestock, and soils that are desirable to protect for organic or conventional agriculture.

Area of Critical Environmental Concern (ACEC)

Areas of Critical Environmental Concern (ACECs) are places in Massachusetts that receive special recognition because of the quality, uniqueness, and significance of their natural and cultural resources. These areas are identified at the community level and are reviewed and designated by the state's Secretary of Environmental Affairs. ACEC designation creates a framework for local and regional stewardship of these resources.

Brownfields

An abandoned, idled, or underused property where expansion or redevelopment is complicated by real or perceived contamination. Brownfield sites include abandoned factories and other industrial facilities, gasoline stations, oil storage facilities, dry cleaning stores, and other businesses that formerly dealt with polluting substances.

Conservation Lands

Sites permanently protected in their natural state as wildlife habitat, vegetative buffer zones, open and forested areas of ecological or agricultural value and scenic beauty, and water supply recharge areas. Conservation land is often in proximity to major wetlands, rivers or water that could allow limited forms of passive recreation (e.g. hiking, fishing, and bird watching). They may also be part of corridors for wildlife habitat or farmland.

Conservation Easement

A legal agreement, often used to preserve rural areas or greenfields, in which a government or nonprofit can purchase a property in return for the guarantee of preserving it from development.

Forestry Lands

Sites currently preserved or managed for cutting and harvesting.

Non-Point Runoff

Surface water entering a channel from no definable discharge source.

Passive Recreational Use

Public or private conservation lands with selected amenities set aside for low-impact non-intrusive public use. (i.e. trails and picnic areas).

Point-Source

A stationary source of a large individual emission, generally of an industrial nature.

Wellhead Protection Areas/Recharge Areas

For public water supplies such as the Sheffield Water Company, the Massachusetts Department of Environmental Protection (DEP) has established multiple zones that require different levels of protection. These zones include the following:

- **Zone I** – A protective land area immediately surrounding a public water supply well, wellfield or spring. Only land uses and activities that are directly related to the water supply are allowed within the area, and DEP requires the water supplier to own the Zone I land. However, some older wells do not comply with these requirements. The methods for determining the size of the Zone I area depends on the type of water supply. For a well, the Zone I consists of a circular land area defined by a 100 to 400 foot radius, typically based on the well's pumping rate. For a spring, the Zone I area is a square arranged such that the spring's outlet is 50 feet up-gradient and centered in relation to the down-gradient side of the square. The size of the square is determined by the maximum yield of the spring (highest historical or average high flow).
- **Zone II** – The area that contributes water to a public water supply well, wellfield or spring that is determined by site-specific conditions, including geology, topography, groundwater flow characteristics, well pumping rate, spring flow rate, and other characteristics.
- **Zone III** – The land area beyond Zone II delineation from which the surface water and groundwater drain into Zone II.

Economic Development Terms & Definitions

Chapter 121A

State law authorizing the creation of Urban Redevelopment Corporations to develop residential, commercial, industrial, civic, recreational, or historic projects in areas that are considered to be blighted, decadent or substandard.

Chapter 121B

State law permitting cities and towns to set up redevelopment authorities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds. While the urban renewal program no longer exists, localities can still create redevelopment authorities and apply for specific redevelopment grants. Redevelopment authorities have the power of eminent domain and they are exempt from the State's Uniform Procurement Act when engaged in property disposition and development, making them powerful tools for large scale redevelopment projects.

Chapter 121C

State law permitting municipalities to establish Economic Development Industrial Corporations (EDICs) for the purpose of implementing local economic development plans and projects to reduce unemployment and eliminate blight. Only communities that have been designated by the U.S. Department of Labor as labor surplus areas due to high unemployment are eligible.

Community Development Action Grant (CDAG)

A state funded program using housing bond bill funds, to help finance infrastructure necessary to make affordable housing and economic development projects feasible.

Community Economic Development Assistance Corporation (CEDAC)

A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers in order to increase the supply of affordable housing and help revitalize chronically distressed areas. By statute, it can only provide services to nonprofit corporations.

Community Enterprise Economic Development (CEED)

A state funded program providing operating funds for CDCs.

Commutershed

The general geographic area in which commuters will travel for the purposes of working

Laborshed

The general geographic area in which a regional employment center draws most of its workforce.

Ready Resource

DHCD program, using federal Small Cities funds, to help fund economic development activities in eligible communities.

Redevelopment Authorities (121B)

State law, under Chapter 121B, permits cities and towns to set up these entities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds. While the urban renewal program no longer exists, localities can still create redevelopment authorities and apply for specific redevelopment grants.

Redevelopment Corporations (121A)

State law, under Chapter 121A, permits corporations, individuals, non-profits and local housing authorities to set up redevelopment corporations to receive an exemption from local real estate and state corporate taxes, for a specific housing or economic development project. The corporation makes a PILOT payment instead.

Tax Increment Financing (TIF)

A method of funding redevelopment activities that allows communities to use all, or part, of the new tax revenue generated by development in a specific area to pay the site improvements, infrastructure and other activities that enabled it to occur.

Urban Renewal Development Grants

(URDG) A state funded DHCD program providing grants to redevelopment authorities for specific redevelopment projects (residential, commercial, industrial, educational, recreational, medical or governmental). Localities pay 100% of the cost initially and the state uses state and federal funds to repay them for 50% of the cost in 20-year installments.

Transportation Terms & Definitions

Accessibility

The ability to reach a location; a way or means of approach.

Accident Analysis

A statistically significant accident analysis should include the location and occurrence of all accidents on a roadway or at an intersection. Analyzing sections of highway results in road length and number of occurrences in a given time period. This allows a rate to be derived for the number of accidents per million vehicle miles, which is compared to a critical rate based on averages usually determined by the state.

Congestion Mitigation and Air Quality Program

In 1991 Intermodal Surface Transportation Efficiency Act (ISTEA) established the Congestion Mitigation and Air Quality Program (CMAQ), substantially expanding the focus and purpose of Federal transportation funding and programs to address air quality. CMAQ specifically provides assistance for air quality improvement and congestion mitigation projects in urbanized areas, which have been identified as non-attainment areas. The CMAQ program continues under the current Transportation Equity Act for the 21st Century, or TEA-21.

Corridor Access Management

Corridor access management is a range of ways to preserve the safe, efficient traffic operations character of roads through application of land use control measure and design standards. It requires the coordination of land use and transportation planning to ensure that existing and future roadway environments are accessible, safe and provide adequate traffic operations. Proper access management provides a balance between movement of traffic, preservation of community character and access to land.

Corridor access management can help improve safety, preserve capacity on the transportation system, and help maintain mobility. This can preclude or delay the need to construct new infrastructure, reducing fiscal and environmental impacts. Proper use of these techniques can provide easier access to land parcels, increase transit of property abutting travel corridors. The basic principles that should be considered in implementing corridor access management are:

- Managing the regulating land uses along corridors
- Limiting access points on high volume roadways
- Applying proper site driveway design and location criteria
- Minimizing vehicle conflict points along roadway corridors
- Using appropriate roadway design and traffic control devices (signs, pavement markings, traffic signals) to maintain or improve traffic flow and safety
- Encouraging use of alternate modes of travel (transit, bicycle, walking)

Crash Rates

Calculated based on the number of accidents at an intersection and the volume of traffic traveling through that intersection on a daily basis. Rates that exceed the statewide average could indicate safety or geometric issues at an intersection. For example, the 2000 statewide crash rate in Massachusetts was 0.70 for an unsignalized intersection and 0.98 for a signalized intersection. These rates imply that on average 0.70 accidents occurred per million entering vehicles at unsignalized intersections throughout the state of Massachusetts and 0.98 accidents occurred per million entering vehicles at signalized intersections.

Dirt Roads (Resources)

The Baystate Roads Program provides training and publishes a number of helpful articles dealing with the proper construction and maintenance of dirt roads, many of which can be found on their website:

http://www.ecs.umass.edu/baystate_roads/index.htm. Also see the report “The Road Myths of Phillipstown”

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College of Engineering
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High Accident Location

The Massachusetts Highway Department compiles a list of the top 1000 high accident intersection locations throughout the state. The most current list (1999) compiles data from 1994, 1995, and 1996. None of the intersections in Sheffield are currently designated as high accident locations.

Local Technical Assistance Program

A nationwide effort financed jointly by the Federal Highway Administration and individual State Departments of Transportation. This can be a great resource for road and bridge know-how for municipalities dealing with their roads and highways. In Massachusetts the program is located at the University of Massachusetts in Amherst. Contact the Baystate Roads Program (see above) for more information.

Level of Service

Average vehicle delay is related through a grading system called level of service (LOS). LOS ranks delay by a letter system similar to school grades A-F. LOS is usually used to describe a section of road or an intersection as experienced by drivers, but can also be applied for users of other modes of transportation. LOS A represents little or no delay, and F represents unacceptable congestion or delay. LOS F is the condition where the number of vehicles attempting to travel through a given point is arriving faster than they can physically pass through that point in a given period.

Mobility

The ability to move or be moved easily.

Mode

A way people or goods get from one place to another, such as using cars and trucks, freight and passenger trains, walking, bicycling, and riding buses.

Paratransit

Use of small buses or vans on flexible routes, usually serving people who cannot easily get around

Roundabout

Traffic circles, also referred to as rotaries or roundabouts, are channelized intersections where traffic moves in a one-way direction around a raised central island which is usually circular in shape. In North America, after initial resistance by highway authorities and motoring organizations, more than a thousand roundabouts have been installed with success reported in terms of safety, reduction in delays at busy intersections, cost-effectiveness, pollution, and traffic efficiency.

Street Classifications

Residential streets are classified according to their design, use (actual or intended), their relationship to other streets in the hierarchy and their residential character in the following categories:

- **Arterial Street:** A proposed or existing street servicing more than 120 dwelling units, or for non residential development is to be used for major through traffic with a volume in excess of 1200 vehicles in a representative 24 hour period, as determined by the most recent edition of Institute of Transportation Engineers (ITE), Trip Generation.
- **Collector Street:** A proposed or existing street, which is used primarily for residential purposes, and servicing no more than 120 dwelling units. Or in the case of a non-residential development is used for through traffic with a volume of not more than 1200 vehicles in a representative 24-hour period, as determined by the most recent edition of Institute of Transportation Engineers (ITE), Trip Generation.
- **Industrial-Commercial Street:** A proposed or existing street, which is used to provide local access to industrial-commercial enterprises.
- **Lane:** A proposed street, which is used primarily for residential purposes and servicing no more than 10 dwelling units.
- **Minor Street:** A proposed or existing street, which is used primarily for residential purposes, and servicing no more than 40 dwelling units.

Traffic Calming

Measures to reduce the negative effects of vehicles, and improve conditions for walking or bicycling. A familiar example is the orange barrels with the warning to stop for pedestrians.

Traffic Model

A traffic model is a tool for representing and analyzing the major ways people get around. Usually this tool is a software package, which incorporates a road network, land use data, and a mathematical formula to distribute and route trips. The model is calibrated to existing traffic counts. Then it can be used to forecast traffic and test the effect of changes in the road network.

Traffic Warrants

Engineering criteria applied to collected traffic data at given intersections to determine if levels of traffic have been or will be reached where certain typical improvements may be effective. Traffic warrant analysis may include: Traffic Signal Warrants; Left Turn Lane Warrants; or Right Turn Lane Warrants. Each state establishes a series of criteria and thresholds for determining if a traffic warrant has been made for a specific type of improvement.

Transportation Enhancement Program

The 1991 Intermodal Surface Transportation Efficiency Act (ISTEA) called for a 10-percent share of all Surface Transportation Program funds to be used for transportation enhancement activities. The intent of the program is to develop and reinforce “livable communities” by funding projects that preserve the historic culture of the transportation system, and/or, enhance the operation of the system for its users. The Transportation Enhancement Program continues and is expanded under the current Transportation Equity Act for the 21st Century, or TEA-21. The types of projects that are eligible include the following:

- Historic preservation
- Landscaping and other scenic beautification
- Scenic or historic highway programs, including tourist or visitor’s center facilities
- Acquisition of scenic easements and scenic or historic sites
- Pedestrian or Bicycle Facilities – Sidewalks, trails, storage facilities, promotional activities, safety education, etc.
- Rehabilitation and operation of historic transportation buildings, structures or facilities including railroads and canals
- Preservation of abandoned railway corridors.

Transportation Improvement Plan (TIP)

A prioritized, multi-year program for the implementation of transportation improvement projects in the region. As such, it serves as management tool to ensure the most effective use of limited funding for transportation improvements. It is also necessary for two other reasons. First the TIP is a requirement of the transportation planning process as most recently legislated by the Transportation Equity Act for the 21st Century (TEA-21). Secondly, a transportation improvement is not eligible for Federal funding unless it is listed in the TIP.

The TIP must include a certification by the Metropolitan Planning Organization (MPO) that the process is being carried on in conformance with various applicable Federal regulations. Certification ensures the region's continued eligibility to receive Federal funds for highway and transit programs. In the Seacoast Area, the Seacoast Metropolitan Planning Organization (MPO) consists of the Strafford Regional Planning Commission and the Rockingham Regional Planning Commission. The MPO is responsible, under contract with the State, for conducting the regional transportation planning process utilizing federal planning funds. Federal rules require that the MPO TIPs be included in the State Transportation Improvement Plan (STIP) after a review process by the NHDOT, the Governor, Governor's Advisory Commission on Intermodal Transportation (GACIT), and the State Legislature. The most recent TIP was adopted in October 2002 for FY2003-2005. There are no specific projects listed for the Town of Barrington in the most recent TIP.

In Berkshire County, the MPO consists of the State Executive Office of Transportation & Construction (EOTC), the Massachusetts Highway Department (MHD), the Berkshire Regional Transit Authority, and the Berkshire Regional Planning Commission (BRPC). The BRPC is responsible, under contract with MHD, for conducting the regional transportation planning process utilizing federal planning funds.

The development of the TIP follows a process whereby transportation projects, consistent with the **Regional Transportation Plan**, are solicited from the implementing agencies and local communities. They are reviewed and assigned a preliminary number. The MPO holds public meetings and hearing refine the draft TIP.

Prioritization is based on the following process:

- Annual funding is estimated and allocated by category according to state and federal requirements.
- Bridge projects are prioritized based on the **AASHTO** Rating System
- Enhancement projects are prioritized based on evaluations by the BRPC Transportation Committee in accordance with the state's Guidelines for Transportation Enhancements
- Highway projects are prioritized by generally calculating the maximum traffic volume benefiting per dollar expenditure using volumes, project length, project life and cost as parameters. (They range from 0.0 to 1.0)

Finally the TIP is prepared in accordance with the Transportation Planning Public Participation Process, which requires public input be solicited, public workshops and meetings, wide dissemination of draft copies, and a 30 day public review period.

Travel and Design Speed & Sight Distances

As speed increases the need for safe stopping sight distance (SSD) and corner sight distance (CSD) also increases. The table below presents these values for different design speeds as recommended by the American Association of State Highway Transportation Officials (AASHTO) for design purposes for passenger cars:

Acceptable Sight Distances			
<u>Speed (mph)</u>	<u>SSD (ft)</u>	<u>LTCSD (ft)</u>	<u></u>
35	250	390	335
40	305	445	385
45	360	500	430
50	425	555	480

Note: LTCSD is turning left at an intersection from a stop. Values for trucks are significantly higher.

Travel Demand Management (TDM)

TDM is a combination of strategies or actions whose goal is to encourage travelers to use alternatives to driving alone. TDM strategies may be developed for a single work site, specific corridor, or area.

Travel System Management (TSM)

TSM is a combination of low-cost strategies that use a total approach to transportation system management. The goal is to shift emphasis from expanding capacity to making better use of existing transportation systems.

Travel Time

The time it takes to travel door-to-door.

Unified Work Program (UWP)

The statement of transportation planning tasks to be completed for the year & the budget for them

Vehicle Miles of Travel (VMT)

The sum of all the miles traveled by vehicles (not people) in a specified amount of time

Volume

The number of vehicles that actually pass through a given mile of road in a unit of time such as a day; it can also be applied to transit or bicycle/pedestrian paths.

Way-Finding

Way-finding is the art and science of organizing signs and other traveler information to communicate what visitors want and need to know. It is a common sense approach to simplifying the complexity of streetscape information. It can also include preparing printed material such as brochures and maps. All across America, even in the Berkshires, communities are turning to way-finding sign systems to help travelers navigate through confusing and congested areas.